

APR 13 2006

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DATE: April 13, 2006

TO:	U.S. Patent and Trademark Office Mail Stop Amendment
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FROM: Gregory J. Carlin
Reg. No. 45,607

* * * * **OFFICIAL** * * * *

In re: Spear
Appl. No.: 09/812,452
Filed: 03/20/2001
For: HYBRID CREDIT CARD TRANSACTION SYSTEM

NO. OF PAGES: (Including cover page)	13
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PATENT

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Appl. No.: 09/812,452 Confirmation No.: 1926
Applicant(s): Kevin W. Spear
Filed: 03/20/2001
Art Unit: 3624
Examiner: Charles R. Kyle
Title: HYBRID CREDIT CARD TRANSACTION SYSTEM

Docket No.: 018360/205526
Customer No.: 00826

Mail Stop Amendment
Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

AMENDMENT Under 37 C.F.R. § 1.121

Sir:

In response to the Office Action dated January 18, 2006, please amend the above-identified application as follows:

Amendments to the Claims are reflected in the listing of claims beginning on page 2 of this paper.

Remarks/Arguments begin on page 8 of this paper.